

Form plncf13 – ntcnfp13v27

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 25–15260–CMG
Chapter: 13
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mario Contreras
420 Singleton Street
South Amboy, NJ 08879

Social Security No.:
xxx–xx–0843

Employer's Tax I.D. No.:

NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on July 30, 2025.

Dated: July 30, 2025
JAN: rms

Jeanne Naughton
Clerk

In re:
Mario Contreras
Debtor

Case No. 25-15260-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jul 30, 2025

User: admin
Form ID: plncf13

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 01, 2025:

Recip ID	Recipient Name and Address
db	+ Mario Contreras, 420 Singleton Street, South Amboy, NJ 08879-2182
aty	+ Asaph Abrams, 3333 Camino del Rio South, Suite 225, San Diego, CA 92108-3808
520669567	+ Asaph Abrams, ALDRIDGE PITE, LLP, 3333 Camino del Rio South, Suite 225, San Diego, CA 92108-3808
520656757	CESC-Covid EIDL Service Center, 14925 Kingston Rd, Fort Worth, TX 76155
520656772	+ Yaquelin Perez De Contreras, 420 Singleton Street, South Amboy, NJ 08879-2182

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 30 2025 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 30 2025 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520656753	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jul 30 2025 21:15:44	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St Floor 4, Pittsburgh, PA 15212-5862
520703156	Email/PDF: bncnotices@becket-lee.com	Jul 30 2025 21:15:44	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520656754	Email/Text: BarclaysBankDelaware@tsico.com	Jul 30 2025 20:52:00	Barclays Bank Delaware, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801
520656758	Email/Text: BKPT@cfna.com	Jul 30 2025 20:51:00	CFNA, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
520656755	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 30 2025 21:16:02	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
520656756	Email/PDF: acg.coaf.ebn@aisinfo.com	Jul 30 2025 21:16:00	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
520662847	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 30 2025 20:58:54	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520725905	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 30 2025 20:59:01	Capital One Auto Finance, a division of Capital On, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520665090	Email/Text: mrdiscen@discover.com	Jul 30 2025 20:51:00	Capital One, N.A., successor by merger to Discover, PO Box 3025, New Albany, OH 43054-3025
520656759	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 30 2025 21:15:49	Citibank, Attn: Bankruptcy, P.O. Box 790034, Saint Louis, MO 63179-0034
520726295	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 30 2025 21:15:44	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Jul 30, 2025

Form ID: plncf13

Total Noticed: 36

520656760	+ Email/Text: BAN5620@UCBINC.COM	Jul 30 2025 20:51:00	Citibank/The Home Depot, c/o United Collection Bureau, Inc, 5620 Southwyck Blvd Suite 206, Toledo, OH 43614-1501
520656761	+ Email/Text: mrdiscen@discover.com	Jul 30 2025 20:51:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
520656762	Email/Text: bankruptcycourts@equifax.com	Jul 30 2025 20:51:00	Equifax, Po Box 740241, Atlanta, GA 30374-0241
520656763	^ MEBN	Jul 30 2025 20:47:00	Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
520656764	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jul 30 2025 20:51:00	Goldman Sachs Bank USA, 200 West St, New York, NY 10282-2198
520746303	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 30 2025 20:52:00	Jefferson Capital Systems, LLC, PO BOX 7999, SAINT CLOUD, MN 56302-9617
520706841	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jul 30 2025 20:51:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
520656765	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 30 2025 21:15:49	Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203
520662059	Email/PDF: resurgentbknotifications@resurgent.com	Jul 30 2025 21:15:31	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520656766	+ Email/Text: Documentfiling@lciinc.com	Jul 30 2025 20:51:00	Lending Club, Attn: Bankruptcy 595 Market st, San Francisco, CA 94105-5839
520656767	Email/Text: ml-ebn@missionlane.com	Jul 30 2025 20:51:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
520656768	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 30 2025 20:51:00	Mr Cooper/United Wholesale Mortgage, Attn: Bankruptcy, PO Box 619098, Dallas, TX 75261-9098
520746702	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 30 2025 20:58:57	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520656769	Email/PDF: ais.sync.ebn@aisinfo.com	Jul 30 2025 20:58:51	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
520656770	^ MEBN	Jul 30 2025 20:46:46	TransUnion, Po Box 2000, Chester, PA 19016-2000
520749153	+ Email/Text: bankruptcyntices@sba.gov	Jul 30 2025 20:52:00	U.S. Small Business Administration, New Jersey District Office, 2 Gateway Center, Suite 1002, Newark, NJ 07102-5006
520755142	^ MEBN	Jul 30 2025 20:47:53	UNITED WHOLESALE MORTGAGE, LLC., C/O Cenlar FSB, Attn BK Dept, 425 Phillips Blvd, Ewing NJ 08618-1430
520656771	+ Email/Text: bankruptcyntices@sba.gov	Jul 30 2025 20:52:00	US Small Business Administration, Attn: District Counsel, Two Gateway Center 1002, Newark, NJ 07102-5006

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520707646	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Jul 30, 2025

Form ID: plncf13

Total Noticed: 36

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 01, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 30, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor UNITED WHOLESALE MORTGAGE LLC. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marc C Capone	on behalf of Debtor Mario Contreras ecf@gillmancapone.com GillmanBrutonCaponeLLC@jubileebk.net,e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;jgillman@ecf.courtdrive.com
Matthew K. Fissel	on behalf of Creditor UNITED WHOLESALE MORTGAGE LLC. bkgroup@kmlawgroup.com, matthew.fissel@brockandscott.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5